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From: Patricia Wickerham [mailto:Pwickerham@aol.com]

Sent: Tuesday, June 27, 2006 3:27 PM

To: Public Hearing

Subject: Bank of Walmart

I am very concerned about Walmart going into the banking business for many reasons. The main reason is that Walmart has a long history of dishonesty and lawbreaking in every phase of their business. There are many suits now in court accusing them of abuse and cheating their employees. Whenever they go into a town they cut their prices drastically and proceed to cause other businesses to fold. I can see them doing that with banks and causing them to go out of business and then of course they would have a monopoly on banking and could do as they like.

I think the company and the Walton family are largely motivated by greed which is not an attractive quality. It signifies total disregard for the welfare of anyone but themselves. I hope the FDIC will see, in its infinite wisdom, to turn down their request to open a Walmart Bank.